What is claimed is:

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1. An apparatus adapted for engagement with an elongated, octagonal tubular formwork form element comprising:

an insert panel, wherein the panel has at least one substantially straight or flat surface, wherein the panel has two ends and a male engagement portion at each end, and wherein each male engagement portion is adapted to engage a matching female engagement portion on the elongated tubular formwork form element

whereby the engagement of the male engagement portions on the insert panel to matching female engagement portions forms a triangular closed area and

whereby the engagement of the insert panel forms a substantially flat wall along the octagonal tubular formwork element or elements to which the insert panel is engaged.

- 15 2. The apparatus of Claim 1, wherein the male engagement portion comprises one or more of an engagement fin, projection, finger or lip.
 - 3. The apparatus of Claims 1 or 2, wherein the male engagement portion is T-shaped, P-shaped, H-shaped, or Y-shaped.
 - 4. The apparatus of Claims 1 or 2, wherein the panel has one substantially straight or flat surface and is a formwork wall panel.
- 5. The apparatus of Claims 1 or 2, wherein the panel has two substantially
 25 straight or flat surfaces residing at a perpendicular angle relative to each other and is a formwork corner panel.
 - 6. The apparatus of Claim 4, wherein the panel has perforations.
- The apparatus of any of Claims 5, wherein the panel has perforations.
 - 8. A building having walls formed in part by the apparatus of Claim 4.
 - 9. A building having walls formed in part by the apparatus of Claim 5.

10. A method of finishing a plurality of elongated tubular form elements, comprising the step of mating an insert panel of Claim 1 with at least one of the elongated tubular form elements.